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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
	-	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Tammie First name A Middle name Kennedy Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-5917	

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Case number (if known)

Debtor 1 **Tammie A Kennedy**

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s)	☐ I have not used any business name or EINs. Business name(s)
		EINs	EINs
5.	Where you live	195 W Brandon Ct. Apt 14	If Debtor 2 lives at a different address:
		Palatine, IL 60067 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Case number (if known)

Debtor 1 **Tammie A Kennedy**

art	Tell the Court About	Your Ba	nkruptcy Ca	ase					
' .	The chapter of the Bankruptcy Code you are				n of each, see A of page 1 and ch			342(b) for Individuals Fil	ing for Bankruptcy
	choosing to file under	Chapter 7							
		☐ Ch	apter 11						
		☐ Ch	apter 12						
		☐ Ch	apter 13						
3.	How you will pay the fee	_	about how yo	ou may pay. Ty attorney is sub	pically, if you ar	e paying the f	fee yourself, you r	erk's office in your local on may pay with cash, cashing may pay with a creating may be seen as the control of the contr	er's check, or money
					e fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Installments (Official Form 103A).				
			I request that but is not req	at my fee be w uired to, waive	aived (You may	request this	y if your income is	are filing for Chapter 7. It is less than 150% of the os). If you choose this opt	fficial poverty line that
		1	the <i>Applicati</i>	on to Have the	Chapter 7 Filing	g Fee Waived	(Official Form 103	3B) and file it with your p	etition.
).	Have you filed for bankruptcy within the last 8 years?	■ No.							
		— 100	District			When		Case number	
			District			When		Case number	
			District			When		Case number	
0.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an	■ No	3 .						
	affiliate?								
			Debtor	-		\\//h = -		Relationship to you	
			District Debtor			When		Case number, if known Relationship to you	
			District			When		Case number, if known	
			District					_ Case Hamber, ii known	
1.	Do you rent your residence?	■ No.	Go to	ine 12.					
	residence:	☐ Yes	s. Has yo	our landlord obt	tained an eviction	n judgment a	gainst you and do	you want to stay in you	r residence?
				No. Go to line	12.				
				Yes. Fill out Inbankruptcy pe		About an Evid	ction Judgment A	gainst You (Form 101A)	and file it with this

		Document	Page 4 01 70 _	
Debtor 1	Tammie A Kennedy		Case number (if known)	

Part	Report About Any Bu	sinesses	You Own	as a Sole Proprietor
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.
		☐ Yes.	Name	e and location of business
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	e of business, if any
	If you have more than one sole proprietorship, use a separate sheet and attach			per, Street, City, State & ZIP Code
	it to this petition.			k the appropriate box to describe your business:
				Health Care Business (as defined in 11 U.S.C. § 101(27A))
				Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
				Stockbroker (as defined in 11 U.S.C. § 101(53A))
				Commodity Broker (as defined in 11 U.S.C. § 101(6))
				None of the above
Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recer				
	For a definition of small	■ No.	I am r	not filing under Chapter 11.
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code.	illing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy .
		☐ Yes.	I am f	iling under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Pari	4: Report if You Own or	Have Any	Hazardo	ous Property or Any Property That Needs Immediate Attention
	Do you own or have any	■ No.		
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	■ No.	What is	the hazard?
	public health or safety? Or do you own any property that needs immediate attention?			diate attention is why is it needed?
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property? Number, Street, City, State & Zip Code
				Number, Street, City, State & Zip Code

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Debtor 1 Tammie A Kennedy

Case number (if known)

15. Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court. About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

> I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Deb	tor 1	Tammie A Kenned	lv	Document	Page 6 of 76	er (if known)
Pari	6.	Answer These Questi		rting Purnoses		· · · · · ·
	Wha	t kind of debts do nave?	16a. Ar	e your debts primarily consum dividual primarily for a personal, fa		ined in 11 U.S.C. § 101(8) as "incurred by an
				No. Go to line 16b.		
				Yes. Go to line 17.	s debts? Business debts are debts	that you incurred to abtain
					t or through the operation of the bus	
				No. Go to line 16c.		
				Yes. Go to line 17.		
			16c. St	ate the type of debts you owe tha	t are not consumer debts or busine	ss debts
17.		ou filing under oter 7?	□ No. Ia	m not filing under Chapter 7. Go	to line 18.	
	after prop	ou estimate that any exempt erty is excluded and			estimate that after any exempt prop to distribute to unsecured creditors	perty is excluded and administrative expense: ?
		administrative expenses are paid that funds will be available for distribution to unsecured creditors?		No		
	be av			Yes		
18.		many Creditors do	□ 1-49		□ 1,000-5,000	2 5,001-50,000
	you o	estimate that you	50-99		□ 5001-10,000 □ 40,001,35,000	50,001-100,000
			□ 100-199 □ 200-999		10,001-25,000	☐ More than100,000
19.		much do you	□ \$0 - \$50,0	000	□ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion
		nate your assets to orth?	\$50,001 -		□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion
			■ \$100,001 □ \$500,001	φοσοίσος	□ \$100,000,001 - \$500 million	☐ More than \$50 billion
20.		much do you	□ \$0 - \$50,0		□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion
	to be	nate your liabilities ?	□ \$50,001 ■ \$100,001		□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion
			\$100,001 \$500,001	φοσοίοσο	□ \$100,000,001 - \$500 million	☐ More than \$50 billion
Part	t 7:	Sign Below				
For	you		I have exami	ned this petition, and I declare ur	nder penalty of perjury that the infor	mation provided is true and correct.
						, under Chapter 7, 11,12, or 13 of title 11, hoose to proceed under Chapter 7.
					or agree to pay someone who is no e required by 11 U.S.C. § 342(b).	ot an attorney to help me fill out this
			I request reli	ef in accordance with the chapter	of title 11, United States Code, spe	ecified in this petition.
			bankruptcy of and 3571.	ase can result in fines up to \$250		or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341, 1519
			Tammie A	e A Kennedy Kennedy	Signature of Debto	or 2
			Signature of		-	
			Executed on		Executed on	
				MM / DD / YYYY	MN	/I / DD / YYYY

Debtor 1 Tammie A Kennedy

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Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ David H. Cutler	Date	July 7, 2016
Signature of Attorney for Debtor		MM / DD / YYYY
David H. Cutler		
Printed name		
Cutler & Associates, Ltd.		
Firm name		
4131 Main St		
Skokie, IL 60076		
Number, Street, City, State & ZIP Code		
Contact phone 847-673-8600	Email address	stuartIswanson@gmail.com
Bar number & State		

		Docume	ent Page 8 of 76	
Fill in this infor	mation to identify your	case:		
Debtor 1	Tammie A Kenne	dy		
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
if known)				Check if this is
				amended filing

Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information

ck if this is an

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets Your assets Value of what you own Schedule A/B: Property (Official Form 106A/B) 100.000.00 1a. Copy line 55, Total real estate, from Schedule A/B..... 1b. Copy line 62, Total personal property, from Schedule A/B..... 15.530.00 1c. Copy line 63, Total of all property on Schedule A/B..... 115,530.00 Part 2: Summarize Your Liabilities Your liabilities Amount you owe Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 105.038.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D... Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... 80,159.58 Your total liabilities \$ 185.197.58 Part 3: Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I) 2,874.00 Copy your combined monthly income from line 12 of Schedule I..... Schedule J: Your Expenses (Official Form 106J) 2,831.00 Copy your monthly expenses from line 22c of Schedule J..... Part 4: Answer These Questions for Administrative and Statistical Records Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes What kind of debt do you have?

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Debtor 1 Tammie A Kennedy

Document Page 9 of 76
Case number (if known)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11: OR . Form 122B Line 11: OR . Form 122C-1 Line 14.

\$_____3,846.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

	Ca	se 16-2225 ⁻	7 Doc 1		07/11/16 ument	Entered 07/11/2	16 17:10:	48 De:	sc Ma	ain
Fill	in this infor	nation to identify	your case and th			FAUE TO ULTU				
Deb	otor 1	Tammie A K	ennedv							
		First Name		Name		Last Name				
	otor 2 use, if filing)	First Name	Middle	e Name		Last Name				
Llni	ted States Ra	nkruptcy Court for	the: NORTHER	N DISTE	RICT OF ILLIN	IOIS				
0111	ica Glaics Be	initiapley Court for	uic. Northier			.0.0				
Cas	se number _					-				heck if this is an nended filing
n ea hink nfor nnsv	ch category, s c it fits best. B mation. If mor ver every ques	e as complete and a e space is needed, stion. Each Residence, B nave any legal or equal to 2.	escribe items. List accurate as possible attach a separate sluilding, Land, or Ot	le. If two heet to the	married people is form. On the Estate You Ow	n asset fits in more than on are filing together, both are top of any additional page n or Have an Interest In land, or similar property?	e equally respo	nsible for su	pplying	correct
1.1		95 W Brandon Ct. Apt 14 eet address, if available, or other description			☐ Duplex or multi-unit building the			of any secure	d claims	xemptions. Put on <i>Schedule D:</i> ed by <i>Property</i> .
					Condominant	or cooperative				
	Palatine	IL	60067-0000		Manufactured of Land	or mobile home	Current val			nt value of the
	City	State	ZIP Code		Investment pro	perty	entire prope \$10	erty <i>?</i> 0.000.00	portio	n you own? \$100,000.00
	ŕ			□ □ Who I	Timeshare Other	in the property? Check one		e simple, ten		ership interest the entireties, or
	Cook				Debtor 2 only					
	County				Debtor 1 and D			if this is com	munity	oroperty
						the debtors and another ou wish to add about this ite on number:	em, such as loc			
				Valu Bran	e based on idon Court #	similar units being so #A21 which has been for \$100,000.				

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.......>>

\$100,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Deb	tor 1	Case 16-222		L Filed 07/11/16 Entered 07/ Document Page 11 of 7	(11/16 17:10:48 6 Case number (if known)	Desc Main
3 C	_			hicles, motorcycles	, , ,	
	·	e, a.ce, a.c.e.e,	- por tuminy 10			
_	No					
	Yes					
		Mitsubishi			Do not deduct secu	red claims or exemptions. Put
3.1		0		Who has an interest in the property? Check one	the amount of any s	secured claims on Schedule D: e Claims Secured by Property.
	Model: Year:	2014		■ Debtor 1 only □ Debtor 2 only		
		ximate mileage:	43,000	Debtor 1 and Debtor 2 only	Current value of the entire property?	ne Current value of the portion you own?
	Other i	nformation:		☐ At least one of the debtors and another		
	Value	based on KBB (6/27/16	☐ Check if this is community property (see instructions)	\$12,500.	\$12,500.00
5 A .p	ages yo	u have attached fo	r Part 2. Write	n for all of your entries from Part 2, including that number hereems ems terest in any of the following items?		\$12,500.00 Current value of the
		d goods and furnis		china kitchenware		portion you own? Do not deduct secured claims or exemptions.
_	l No	. iviajor appliances,	idifiitule, iiilelis	, cilila, nichenware		
	Yes. D	escribe				
		po ref be	ssesions at li ridgerator, 1	ousehold furnishing, appliances and pe iquidated values including: 1 stove, 1 m dishwasher, 1 kitchen table and chairs, 1 night stand, 1 computer, 2 end tables,	nicrowave, 1 1 couch, 1	\$1,250.00
E] No	: Televisions and ra		eo, stereo, and digital equipment; computers, pr ledia players, games	rinters, scanners; music co	llections; electronic devices
			sed cell pho	ne, 1 used computer, 1 used tv, 1 used dues.	dvd player	\$550.00
E	xamples No	es of value :: Antiques and figuri other collections, r		prints, or other artwork; books, pictures, or othe llectibles	r art objects; stamp, coin,	or baseball card collections;
E		nt for sports and ho Sports, photograph musical instrumen	nic, exercise, an	nd other hobby equipment; bicycles, pool tables,	golf clubs, skis; canoes a	nd kayaks; carpentry tools;
	Yes. D	escribe		Schodulo A/P: Property		2000
OHIC	ai i Ullii	1007/10		Schedule A/B: Property		page

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1 used tredmill \$100.00 10. Firearms Examples: Pistols, rilles, shotguns, ammunition, and related equipment No	Debtor 1	Tammie A Kenne	dy	ocument P	Case number	(if known)	
Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes. Describe Various used clothes S150.00 Yes. Describe Various used clothes S150.00 Yes. Describe Various used clothes S150.00 No Yes. Describe Yes. Describe S150.00 No Yes. Describe Yes. Describe Yes. Describe No Yes. Describe Yes. Describe Yes. Describe No Yes. Describe Yes. Describe Yes. Describe No Yes. Describe Yes. Describe No Yes. Give specific information Yes. Give specific information Yes. Give specific information S. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here		1 us	sed tredmill			<u> </u>	\$100.00
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No	Exam ■ No —	ples: Pistols, rifles, shot	guns, ammunition, and r	related equipment			
12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe 13. Non-farm animals Examples: Dogs, cats, birds, horses No Yes. Give specific information 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Give specific information 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here	Exam □ No □	ples: Everyday clothes,	furs, leather coats, desig	gner wear, shoes, ac	ccessories		
Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe 13. Non-farm animals Examples: Dogs, cats, birds, horses No Yes. Describe 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Give specific information 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here		Var	ious used clothes				\$150.00
Examples: Dogs, cats, birds, horses No Yes. Describe 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Give specific information 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here	Exam ■ No	ples: Everyday jewelry,	costume jewelry, engage	ement rings, weddin	g rings, heirloom jewelry, watche	es, gems, gold, silver	
No	Exam ■ No	ples: Dogs, cats, birds,	horses				
Fart 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No Yes	■ No			ot already list, incl	uding any health aids you did	not list	
Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No Yes						ached \$2,0	050.00
portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No Yes							
Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No Yes	Do you o	wn or have any legal c	r equitable interest in a	any of the following	1?	portion you o Do not deduct	own? t secured
17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No □ Yes	<i>Exam</i> □ No					your petition	
Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No ■ Yes					Cash		\$20.00
■ Yes Savings	Exam	ples: Checking, savings				orokerage houses, and other si	imilar
Savings				Institution nam	ne:		
				BMO Harris			\$100.00

BMo Harris

Official Form 106A/B Schedule A/B: Property

Checking 17.2. **xxxxxx4589**

\$860.00

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Case number (if known) Document Debtor 1 Tammie A Kennedy 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No ☐ Yes. Institution name or individual: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No ☐ Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefinormation.
 Yes. Give specific information about them...
 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property
 Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

No

■ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years......

Debtor 1	Case 16-22257 Tammie A Kennedy	Doc 1	Filed 07/11/16 Document	Entered 07/11/16 17:10:48 Page 14 of 76 Case number (if known)	Desc Main
20 Famil	y support				
		alimony, spo	usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
■ No					
☐ Yes	s. Give specific information	•••			
	amounts someone owes y			efite siel	anation Coninl Consults
Exall	benefits; unpaid loans			efits, sick pay, vacation pay, workers' compe	isation, Social Security
■ No					
☐ Yes	. Give specific information				
31. Intere	ests in insurance policies				
		e insurance; h	nealth savings account (F	HSA); credit, homeowner's, or renter's insurar	nce
□ No					
Yes	s. Name the insurance compa		olicy and list its value.	Donofician v	Surrender or refund
	Com	pany name:		Beneficiary:	value:
	F				#0.0
-	Emp	oloyer Spor	nsered Term Policy		\$0.00
If you some No Yes 33. Claim Exan No Yes 34. Other	eone has died. Give specific information Is against third parties, when ples: Accidents, employments. Describe each claim	g trust, expect ether or not t disputes, in	et proceeds from a life ins you have filed a lawsui surance claims, or rights	surance policy, or are currently entitled to rece t or made a demand for payment	
■ No					
⊔ Yes	s. Describe each claim				
35. Any f i	inancial assets you did not	already list			
■ No					
☐ Yes	s. Give specific information				
00 4.1.1	ldha dallan sahar af all af sa		Bank 4 to also the man		
	art 4. Write that number h			ny entries for pages you have attached	\$980.00
Part 5: D	escribe Any Business-Related	Property You	Own or Have an Interest I	n. List any real estate in Part 1.	
37 Do vou	ı own or have any legal or equi	itahla intarast	in any husiness-related n	conarty?	
	So to Part 6.	itable interest	in any business-related pr	operty:	
_	Go to line 38.				
	escribe Any Farm- and Commo you own or have an interest in fa			n or Have an Interest In.	
46. Do vo	ou own or have any legal or	r equitable in	iterest in any farm- or o	commercial fishing-related property?	
	o. Go to Part 7.	4		2	
	es. Go to line 47.				
Part 7:	Describe All Property You	Own or Have a	an Interest in That You Did	Not List Above	

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Case number (if known) Document

Debtor 1 **Tammie A Kennedy**

53.	Do you have other p	property of any kind	you did not already list?
	_ ,		

Examples: Season tickets, country club membership

■ No

☐ Yes. Give specific information.......

54. Add the dollar value of all of your entries from Part 7. Write that number here

Part 8:	List the Totals of Each Part of this Form			
55. Pa	rt 1: Total real estate, line 2			\$100,000.00
56. Pa	rt 2: Total vehicles, line 5	\$12,500.00		
57. Pa	rt 3: Total personal and household items, line 15	\$2,050.00		
58. Pa	rt 4: Total financial assets, line 36	\$980.00		
59. Pa	rt 5: Total business-related property, line 45	\$0.00		
60. Pa	rt 6: Total farm- and fishing-related property, line 52	\$0.00		
61. Pa	rt 7: Total other property not listed, line 54 +	\$0.00		
62. To	tal personal property. Add lines 56 through 61	\$15,530.00	Copy personal property total	\$15,530.00
63. To	tal of all property on Schedule A/B. Add line 55 + line 62			\$115,530.00

page 6 Official Form 106A/B Schedule A/B: Property

\$0.00

		se 16-22257	Doc 1	Filed 07/11 Document		d 07/11/16 17:10:4 of 76	48 Desc Main
311	I in this inform	nation to identify yo	ur case:				
De	btor 1	Tammie A Ken					
Da	btor 2	First Name	М	iddle Name	Last Name		
	ouse if, filing)	First Name	M	iddle Name	Last Name		
Un	ited States Ban	nkruptcy Court for the	e: NORT	HERN DISTRICT O	F ILLINOIS		
Ca	se number						
1	nown)						☐ Check if this is an amended filing
Of	fficial For	m 106C					
		e C: The P	roner	tv You Cl	aim as Fr	xemnt	4/16
the nee	property you lis	sted on <i>Schedule A/E</i> d attach to this page a	B: Property (Official Form 106A/	B) as your source, I	ist the property that you cla	supplying correct information. Using aim as exempt. If more space is diditional pages, write your name and
spe any fun exe	For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.						
Pa	rt 1: Identify	y the Property You	Claim as Ex	xempt			
1.	Which set of	exemptions are you	u claiming?	? Check one only, ev	en if your spouse is	s filing with you.	
	■ You are cla	aiming state and fede	ral nonbank	cruptcy exemptions.	11 U.S.C. § 522(b	9)(3)	
	☐ You are cla	aiming federal exemp	otions. 11 L	J.S.C. § 522(b)(2)			
2.	For any prope	erty you list on <i>Sch</i>	edule A/B t	that you claim as e	xempt, fill in the ir	formation below.	
	Brief description	on of the property and	line on	Current value of the	Amount of the e	xemption you claim	Specific laws that allow exemption

Copy the value from Check only one box for each exemption. Schedule A/B

\$100,000.00

portion you own

\$14,340.00

100% of fair market value, up to

any applicable statutory limit

735 ILCS 5/12-901

60067 Cook County Value based on similar units being sold in complex. Example 197 Brandon Court #A21 which has been on market for 198 days and is currently listed for \$100,000. Line from Schedule A/B: 1.1

195 W Brandon Ct. Apt 14 Palatine, IL

Schedule A/B that lists this property

\$1.250.00

\$1,250.00

100% of fair market value, up to

any applicable statutory limit

735 ILCS 5/12-1001(b)

appliances and personal possesions at liquidated values including: 1 stove, 1 microwave, 1 refridgerator, 1 dishwasher, 1 kitchen table and chairs, 1 couch, 1 bed, 1 dresser, 1 night stand, 1 computer, 2 end tables, 1 was

Various used household furnishing,

Line from Schedule A/B: 6.1

1 used cell phone, 1 used computer, 1 used tv, 1 used dvd player at liquidated values.

Line from Schedule A/B: 7.1

\$550.00

\$550.00

100% of fair market value, up to any applicable statutory limit

735 ILCS 5/12-1001(b)

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	- ramming / resiminary					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption	
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
	1 used tredmill Line from Schedule A/B: 9.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)	
	Zino nom concusto 702.			100% of fair market value, up to any applicable statutory limit		
	Various used clothes Line from Schedule A/B: 11.1	\$150.00		\$150.00	735 ILCS 5/12-1001(a)	
	Line Holli Schedule A/B. 1111			100% of fair market value, up to any applicable statutory limit		
	Cash Line from Schedule A/B: 16.1	\$20.00		\$20.00	735 ILCS 5/12-1001(b)	
	Line from Scredule A/B. 10.1			100% of fair market value, up to any applicable statutory limit		
	Savings xxxxxx0096: BMO Harris Line from Schedule A/B: 17.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)	
	Line Holli Schedule A/B. 11.1			100% of fair market value, up to any applicable statutory limit		
	Checking xxxxxx4589: BMo Harris Line from Schedule A/B: 17.2	\$860.00		\$860.00	735 ILCS 5/12-1001(b)	
	Elle Holl Goldade 7/B. 11.2			100% of fair market value, up to any applicable statutory limit		
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every			led on or after the date of adjustmer	nt.)	
	Yes. Did you acquire the property cover	ed by the exemption wi	ithin 1	,215 days before you filed this case	?	
	□ No			, ,		
	☐ Yes					

		Document	Page 1	8 of 76		
Fill in this information to	identify you	r case:				
Debtor 1 Tamm	nie A Kenn	edv				
First Nam		Middle Name	Last Name			
Debtor 2						
(Spouse if, filing) First Nam	ne	Middle Name	Last Name			
United States Bankruptcy C	Court for the:	NORTHERN DISTRICT OF ILLII	NOIS			
Case number					Charle	if their in an
(ii kilowii)					_	if this is an led filing
					amend	led IIIIIg
Official Form 106D)					
	-	Who Have Claims	`ocuro	d by Proporty	.,	40/45
Schedule D. Cre	editors	Who Have Claims S	<u>secure</u>	d by Propert	у	12/15
		f two married people are filing together out, number the entries, and attach it to				
1. Do any creditors have claim	ns secured by	your property?				
_ `	•	nis form to the court with your other s	chadulas \	Vou have nothing else t	o report on this form	
<u></u>		•	criedules.	Tou have nothing else t	o report on this form.	
Yes. Fill in all of the	information b	pelow.				
Part 1: List All Secured	l Claims					
		nore than one secured claim, list the credi			Column B	Column C
		a particular claim, list the other creditors it alorder according to the creditor's name.		Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
		Ç		value of collateral.	claim	If any
2.1 Citimortgage Inc		Describe the property that secures th		\$85,660.00	\$100,000.00	\$0.00
Creditor's Name		195 W Brandon Ct. Apt 14 Pa	latine,			
		IL 60067 Cook County Value based on similar units	heina			
		sold in complex. Example 19				
		Brandon Court #A21 which h				
		been on market for 198 days	and is			
		currently listed for \$100,000.				
Po Box 9438		As of the date you file, the claim is: C apply.	heck all that			
Gaithersburg, MD	20898	Contingent				
Number, Street, City, State &	Zip Code	☐ Unliquidated				
		Disputed				
Who owes the debt? Check	one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as m	ortgage or se	ecured		
Debtor 2 only		car loan)				
Debtor 1 and Debtor 2 only At least one of the debtors a		Statutory lien (such as tax lien, mech	nanic's lien)			
☐ Check if this claim relates		☐ Judgment lien from a lawsuit☐ Other (including a right to offset)				
community debt	5 10 a	Utilet (including a right to onset)				
	_					
	ened					
	/01/10 st Active					
)2/16	Last 4 digits of account number	er 5849			
		·				
2.2 Mmca/c1		Describe the property that secures th	e claim:	\$19,378.00	\$12,500.00	\$6,878.00
Creditor's Name		2014 Mitsubishi Outlander 43				
		miles	,			
		Value based on KBB 6/27/16				
3120 Rider Trail So	outh	As of the date you file, the claim is: C apply.	heck all that			
Earth City, MO 630	045	Contingent				
Number, Street, City, State &	Zip Code	☐ Unliquidated				
		Disputed				
Who owes the debt? Check	one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as m car loan)	ortgage or se	ecured		
Debtor 2 only		our rourry				

Official Form 106D

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Debtor 1 Tammie A	\ Kennedy		•	Case number	(if know)		
First Name	Middle Na	me Last Name			(II KIIOW)		
☐ Debtor 1 and Debtor 2	2 only	☐ Statutory lien (such as tax lien, mechan	ic's lien)				
☐ At least one of the del	btors and another	☐ Judgment lien from a lawsuit					
Check if this claim re community debt	elates to a	Other (including a right to offset)					
Date debt was incurred	Opened 2/01/14 Last Active 5/12/16	Last 4 digits of account number	4899)			
2.3 Stellar Proper	ties	Describe the property that secures the c	:laim:	\$	0.00	\$100,000.00	\$0.00
1269 Bison Tr Carol Stream, Number, Street, City, S	IL 60188	195 W Brandon Ct. Apt 14 Palat IL 60067 Cook County Value based on similar units be sold in complex. Example 197 Brandon Court #A21 which has been on market for 198 days an currently listed for \$100,000. As of the date you file, the claim is: Checapply. Contingent Unliquidated Disputed	eing s nd is				
Who owes the debt?	Check one.	Nature of lien. Check all that apply.					
■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2	2 only	An agreement you made (such as morte car loan)		ecured			
☐ At least one of the del	•	■ Statutory lien (such as tax lien, mechan ☐ Judgment lien from a lawsuit	ic's lien)				
Check if this claim recommunity debt		Other (including a right to offset)					
Date debt was incurred		Last 4 digits of account number					
Add the dollar value of	of vour entries in Co	olumn A on this page. Write that number I	here:	œ.	105,038	00	
	-	he dollar value totals from all pages.	iere.		· · · · · · · · · · · · · · · · · · ·		
Write that number her				\$	105,038.	.00	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

		Document	Page 2	0 of 76	
Fill in th	nis information to identify y	our case:			
Debtor '	Tammie A Ke	nnedy			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if,		Middle Name	Last Name		
United S	States Bankruptcy Court for the	he: NORTHERN DISTRICT OF	ILLINOIS		
Case nu (if known)	umber				☐ Check if this is an amended filing
	al Form 106E/F dule E/F: Creditors	s Who Have Unsecure	d Claims		12/15
any exect Schedule Schedule left. Attac	utory contracts or unexpired le G: Executory Contracts and U D: Creditors Who Have Claims	le. Use Part 1 for creditors with PRIO leases that could result in a claim. Als Inexpired Leases (Official Form 106G is Secured by Property. If more space is page. If you have no information to	so list executory on). Do not include is needed, copy	contracts on Schedule A/B: Property any creditors with partially secured of the Part you need, fill it out, number	(Official Form 106A/B) and on claims that are listed in the entries in the boxes on the
Part 1:	List All of Your PRIORIT				
_	ny creditors have priority unse	ecured claims against you?			
_	lo. Go to Part 2.				
Part 2:	_	ORITY Unsecured Claims			
_		unsecured claims against you?			
		this part. Submit this form to the court v	vith your other sch	edules.	
Y	es.				
unse	cured claim, list the creditor sepa one creditor holds a particular cla	red claims in the alphabetical order of arately for each claim. For each claim list aim, list the other creditors in Part 3.If you	sted, identify what	ype of claim it is. Do not list claims alrea	ady included in Part 1. If more
					Total claim
	Afni, Inc.	Last 4 digits of	account number	5968	\$784.00
	Nonpriority Creditor's Name Po Box 3097	When was the d	eht incurred?	Opened 8/01/15	
	Bloomington, IL 61702			opened 6/01/10	
	Number Street City State Zlp Co	•	ou file, the claim	is: Check all that apply	
	Who incurred the debt? Check				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed	IORITY unsecure	d claim:	
	At least one of the debtors ar			a viaini.	
	☐ Check if this claim is for a debt	Community		ration agreement or divorce that you di	d not
	Is the claim subject to offset?	report as priority		ag. coc. or arroroo that you dr	- - -
	■ No	☐ Debts to pens	sion or profit-sharir	g plans, and other similar debts	
	☐ Yes	Other. Specify	Collection	Attorney Sprint	

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Debtor 1 Tammie A Kennedy Case number (if know) 4.2 \$25.20 Arlington Ridge Pathology Last 4 digits of account number 5411 Nonpriority Creditor's Name 520 E. 22nd St. When was the debt incurred? Lombard, IL 60148 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.3 **Bmo Harris Bank** Last 4 digits of account number 9537 \$0.00 Nonpriority Creditor's Name Opened 4/01/11 Last Active 111 W Monroe When was the debt incurred? 8/17/12 Chicago, IL 60603 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Automobile 4.4 \$0.00 **Bmo Harris Bank** Last 4 digits of account number 5917 Nonpriority Creditor's Name Opened 8/01/12 Last Active 111 W Monroe 11/25/13 When was the debt incurred? Chicago, IL 60603 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Automobile ☐ Yes

Document Page 22_of 76 Debtor 1 Tammie A Kennedy Case number (if know) 4.5 \$0.00 Cap1/bstby Last 4 digits of account number 1396 Nonpriority Creditor's Name Opened 6/23/12 Last Active Po Box 30253 When was the debt incurred? 9/01/13 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Charge Account 4.6 Cap1/carsn Last 4 digits of account number 3339 \$0.00 Nonpriority Creditor's Name Opened 5/22/12 Last Active Po Box 30253 When was the debt incurred? 7/24/12 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.7 Capital One Bank Usa N Last 4 digits of account number 2681 \$1,269.00 Nonpriority Creditor's Name Opened 9/01/03 Last Active 15000 Capital One Dr When was the debt incurred? 11/20/14 Richmond, VA 23238 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

report as priority claims

■ Other. Specify Credit Card

☐ Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

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	Tanimie A Remieuy		
4.8	Cavalry Portfolio Serv Nonpriority Creditor's Name	Last 4 digits of account number 2239	\$2,315.00
	Po Box 27288	When was the debt incurred? Opened 3/01/16	
	Tempe, AZ 85285 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	■ Other Specify Collection Attorney Citibank	
		· · · · · · · · · · · · · · · · · · ·	
4.9	Cavalry Portfolio Serv Nonpriority Creditor's Name	Last 4 digits of account number 1228	\$1,379.00
	Po Box 27288	When was the debt incurred? Opened 3/01/16	
	Tempe, AZ 85285		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	■ Other. Specify Collection Attorney Citibank	
4.1 0	CEP America	Last 4 digits of account number 9726	\$242.29
	Nonpriority Creditor's Name PO Box 582663	When was the debt incurred?	
	Modesto, CA 95358-0046		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	_	
	□ 162	Other. Specify	

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Debtor 1 Tammie A Kennedy Case number (if know) 4.1 **Chase Auto** 0703 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 1/01/09 Last Active Po Box 901003 When was the debt incurred? 2/17/09 Ft Worth, TX 76101 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Automobile ☐ Yes **Chase Card** 1389 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 11/01/07 Last Active Po Box 15298 When was the debt incurred? 9/18/09 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.1 Chase Card 3919 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 2/01/08 Last Active Po Box 15298 When was the debt incurred? 10/05/09 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

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Case number (if know) Debtor 1 Tammie A Kennedy 4.1 Check N Go 1078 \$531.30 Last 4 digits of account number Nonpriority Creditor's Name 7725 Montgomery Rd. When was the debt incurred? Cincinnati, OH 45236 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.1 Citi 3385 \$7,742.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 6/01/12 Last Active Pob 6241 When was the debt incurred? 9/12/13 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Credit Card** Other. Specify 4.1 \$6.568.00 Citi 1127 Last 4 digits of account number 6 Nonpriority Creditor's Name Opened 9/01/09 Last Active Pob 6241 When was the debt incurred? 9/23/13 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

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Case number (if know) Debtor 1 Tammie A Kennedy 4.1 \$502.00 Citi 7127 Last 4 digits of account number Nonpriority Creditor's Name Opened 2/01/11 Last Active Pob 6241 When was the debt incurred? 6/04/16 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes Citibankna 3210 \$5,400.00 Last 4 digits of account number 8 Nonpriority Creditor's Name Opened 5/01/12 Last Active Po Box 769006 When was the debt incurred? 7/14/14 San Antonio, TX 78245 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Check Credit Or Line Of Credit ☐ Yes 4.1 Citibankna 4624 \$490.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 9/01/09 Last Active Po Box 769006 When was the debt incurred? 7/24/14 San Antonio, TX 78245 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Check Credit Or Line Of Credit ☐ Yes

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Debtor 1 Tammie A Kennedy 4.2 Citimortgage Inc 4937 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 9/01/09 Last Active Po Box 9438 When was the debt incurred? 10/08/10 Gaithersburg, MD 20898 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Real Estate Mortgage ☐ Yes City of Rolling Meadows (Photo \$100.00 6019 **Enforceme** Last 4 digits of account number Nonpriority Creditor's Name 75 Remittance Dr. # 6658 When was the debt incurred? Chicago, IL 60675-6658 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.2 3657 \$422.01 Comcast Last 4 digits of account number Nonpriority Creditor's Name 1500 Market St. Fl. 33E When was the debt incurred? Philadelphia, PA 19102 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No ☐ Yes Other. Specify

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Case number (if know) Debtor 1 Tammie A Kennedy 4.2 Comenity Bank/roompice 7197 \$3,216.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Opened 5/26/11 Last Active Po Box 182789 When was the debt incurred? 12/30/13 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.2 Comenitycapital/dvdsbr 4187 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 1/01/12 Last Active 995 W 122nd Ave When was the debt incurred? 7/15/12 Westminster, CO 80234 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Charge Account 4.2 Credit One Bank Na 8725 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 11/07/13 Last Active Po Box 98875 When was the debt incurred? 3/09/14 Las Vegas, NV 89193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

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DCDIO	rannine A Kenneuy		Case Harriber (ii know)			
4.2	CreditBox	Last 4 digits of account number	7658	\$3,657.28		
	Nonpriority Creditor's Name PO Box 168	When was the debt incurred?				
	Des Plaines, IL 60016 Number Street City State Zlp Code	As of the date you file, the claim				
	Who incurred the debt? Check one.	As of the date you me, the claim	As of the date you file, the claim is: Check all that apply			
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	<u> </u>				
	•	☐ Disputed Type of NONPRIORITY unsecure	d claim:			
	At least one of the debtors and another	Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	<u></u>	aration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharin				
	Yes	Other. Specify	g plane, and outer entitle debte			
4.2 7	Discover Fin Svcs Llc	Last 4 digits of account number	1961	\$7,642.00		
	Nonpriority Creditor's Name		Opened 6/01/11 Last Active			
	Po Box 15316 Wilmington, DE 19850	When was the debt incurred?	4/24/14			
	Number Street City State Zlp Code	As of the date you file, the claim				
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure				
	\square Check if this claim is for a community	☐ Student loans				
	debt		lacksquare Obligations arising out of a separation agreement or divorce that you did not			
	Is the claim subject to offset?	<u>-</u> ' ' '	report as priority claims Debts to pension or profit-sharing plans, and other similar debts			
	■ No	·				
	☐ Yes	Other. Specify Credit Card				
4.2	Discover Fin Svcs Llc	Last 4 digits of account number	7988	\$0.00		
0	Nonpriority Creditor's Name	_				
	Po Box 15316 Wilmington, DE 19850	When was the debt incurred?	Opened 8/01/08 Last Active 12/16/10			
	Number Street City State ZIp Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured				
	☐ Check if this claim is for a community	☐ Student loans				
	debt	Obligations arising out of a sepa				
	Is the claim subject to offset?	report as priority claims				
	No	☐ Debts to pension or profit-sharing	g plans, and other similar debts			
	☐ Yes	Other Specify Credit Card	I			

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Debtor 1 Tammie A Kennedy Case number (if know) 4.2 \$488.00 **Dsnb Macys** 1220 Last 4 digits of account number 9 Nonpriority Creditor's Name Opened 3/01/13 Last Active 9111 Duke Blvd When was the debt incurred? 2/01/15 Mason, OH 45040 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.3 **Enhanced Recovery Co L** 2617 \$1,974.00 Last 4 digits of account number Nonpriority Creditor's Name 8014 Bayberry Rd When was the debt incurred? Opened 7/01/15 Jacksonville, FL 32256 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Collection Attorney At T** Other. Specify 4.3 \$270.00 **Enhanced Recovery Co L** 7866 Last 4 digits of account number Nonpriority Creditor's Name 8014 Bayberry Rd When was the debt incurred? Opened 9/01/15 Jacksonville, FL 32256 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney At T ☐ Yes

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Case number (if know) Debtor 1 Tammie A Kennedy 4.3 \$10.60 **Enterprise** 5327 Last 4 digits of account number 2 Nonpriority Creditor's Name PO Box 759 When was the debt incurred? Lombard, IL 60148 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.3 Fifth Third Bank 5356 \$8,534.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 12/01/12 Last Active 5050 Kingsley Dr When was the debt incurred? 2/04/14 Cincinnati, OH 45227 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Automobile--repossed auto Other. Specify 4.3 \$80.00 **Harris** 2740 Last 4 digits of account number Nonpriority Creditor's Name 111 West Jackson B When was the debt incurred? Chicago, IL 60604 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Med1 02 Northwest Community Hospital ☐ Yes

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Case number (if know) Debtor 1 Tammie A Kennedy 4.3 Infiniti Fin Svcs 0001 \$0.00 Last 4 digits of account number 5 Nonpriority Creditor's Name Opened 2/01/09 Last Active Po Box 660360 When was the debt incurred? 2/10/10 Dallas, TX 75266 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Automobile ☐ Yes 4.3 **Internal Revenue Service** 5917 \$3,116.35 Last 4 digits of account number 6 Nonpriority Creditor's Name When was the debt incurred? PO Box 7346 Philadelphia, PA 19101 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.3 7002 \$1,278.00 Kohls/capone Last 4 digits of account number Nonpriority Creditor's Name Opened 3/01/06 Last Active N56 W 17000 Ridgewood Dr When was the debt incurred? 6/14/12 Menomonee Falls, WI 53051 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

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Case number (if know) Debtor 1 Tammie A Kennedy 4.3 Lou Harris Company 0017 \$334.00 Last 4 digits of account number 8 Nonpriority Creditor's Name 1040 S Milwaukee Ave Ste When was the debt incurred? Opened 5/01/14 Wheeling, IL 60090 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney Handler Raymond M.D. ☐ Yes 4.3 **Lumbr Liquid** 1969 \$0.00 Last 4 digits of account number 9 Nonpriority Creditor's Name Opened 9/27/06 Last Active Po Box 94498 When was the debt incurred? 4/06/07 Las Vegas, NV 89193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Credit Card** Other. Specify 4.4 Marlene E. Casiano, MD A000 \$50.00 Last 4 digits of account number 0 Nonpriority Creditor's Name 901 Fox Glen Ct. When was the debt incurred? Barrington, IL 60010 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

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Case number (if know)

Debto	Tammie A Kennedy	——————————————————————————————————————	Case number (if know)			
4.4	Mayland	Lord Batter Construction	2990	\$873.82		
1	Maxlend Nonpriority Creditor's Name	Last 4 digits of account number	2990	Φ07 3.02		
	PO Box 639	When was the debt incurred?				
	Parshall, ND 58770					
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.					
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only					
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another					
	☐ Check if this claim is for a community	☐ Student loans				
	debt	Obligations arising out of a sepa	aration agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims				
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts			
	□Yes	Other. Specify				
4.4			4000	40.400.00		
2	Midland Funding Nonpriority Creditor's Name	Last 4 digits of account number	1222	\$2,439.00		
	2365 Northside Dri	When was the debt incurred?	Opened 8/01/15			
	San Diego, CA 92108	mon was the dest mountain.	Opened 0/01/10			
	Number Street City State Zlp Code	As of the date you file, the claim	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	□ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure				
	☐ Check if this claim is for a community	☐ Student loans				
	debt	Obligations arising out of a sepa	☐ Obligations arising out of a separation agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims				
	No	Debts to pension or profit-sharing	ng plans, and other similar debts			
	☐ Yes	■ Other Specify Factoring Company Account Synchrony Bank				
4.4	Midland Funding		3668	\$1,296.00		
3	Nonpriority Creditor's Name	Last 4 digits of account number		\$1,290.00		
	2365 Northside Dri	When was the debt incurred?	Opened 5/01/15			
	San Diego, CA 92108	_				
	Number Street City State Zlp Code	As of the date you file, the claim				
	Who incurred the debt? Check one.					
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims				
	No	□ Debts to pension or profit-sharing plans, and other similar debts				
	□Yes	■ Other, Specify Factoring Company Account Citibank N.A.				

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Case number (if know) Debtor 1 Tammie A Kennedy 4.4 Midland Funding 6683 \$517.00 Last 4 digits of account number Nonpriority Creditor's Name 2365 Northside Dri When was the debt incurred? Opened 10/01/14 San Diego, CA 92108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts **Factoring Company Account Credit One** ☐ Yes Other. Specify Bank N.A. 4.4 8167 \$168.00 Miramedrg Last 4 digits of account number Nonpriority Creditor's Name 991 Oak Creek Dr When was the debt incurred? Lombard, IL 60148 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Med1 02 Alexian Bros Medical Ctr Other. Specify Mmca/c1 1853 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 2/01/11 Last Active 3120 Rider Trail South When was the debt incurred? 3/05/14 Earth City, MO 63045 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Automobile ☐ Yes

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DCDIO	Tallille A Relifiedy		Case Harriber (ii know)	
4.4	NCH	Last 4 digits of account number	9136	\$1,242.80
	Nonpriority Creditor's Name 28079 Network Place	When was the debt incurred?		
	Chicago, IL 60673 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim		
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	and Debtor 2 only In Disputed Type of NONPRIORITY unsecured claim:		
	☐ At least one of the debtors and another			
	☐ Check if this claim is for a community			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify		
	☐ Yes			
4.4	NCH	Last 4 digits of account number	9566	\$218.00
	Nonpriority Creditor's Name 800 W. Central Arlington Heights, IL 60005	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	•		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify		
4.4	Nissan-infiniti Lt	Last 4 digits of account number	2655	\$0.00
	Nonpriority Creditor's Name 2901 Kinwest Pkwy	When was the debt incurred?	Opened 2/01/10 Last Active 4/28/11	
	Irving, TX 75063			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	\square Check if this claim is for a community debt	☐ Student loans☐ Obligations arising out of a sepa		
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify Lease		

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Debtor 1 Tammie A Kennedy **Northwest Community Hospital** 4.5 (Harris & H 2740 \$80.22 0 Last 4 digits of account number Nonpriority Creditor's Name 111 W. Jackson Boulevard When was the debt incurred? Chicago, IL 60604-4135 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts No ☐ Yes Other. Specify 4.5 **Northwest Radiology** 5411 \$170.05 Last 4 digits of account number Nonpriority Creditor's Name 520 E. 22nd St. When was the debt incurred? Lombard, IL 60148 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.5 7140 \$40.00 **Northwest Surgical** Last 4 digits of account number Nonpriority Creditor's Name 605 W. Central #201 When was the debt incurred? Arlington Heights, IL 60005 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

Other. Specify

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Case number (if know) Debtor 1 Tammie A Kennedy 4.5 **Portfolio Recovery Ass** \$1,078.00 0055 Last 4 digits of account number 3 Nonpriority Creditor's Name 120 Corporate Blvd Ste 1 When was the debt incurred? Opened 12/01/15 Norfolk, VA 23502 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts **Factoring Company Account World** ☐ Yes Other. Specify **Financial Network Bank** 4.5 \$1,076.00 **Portfolio Recovery Ass** 0155 Last 4 digits of account number Nonpriority Creditor's Name 120 Corporate Blvd Ste 1 When was the debt incurred? Opened 12/01/15 Norfolk, VA 23502 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No **Factoring Company Account World** ☐ Yes Other. Specify **Financial Network Bank** 4.5 **Portfolio Recovery Ass** 4418 \$1,005.00 Last 4 digits of account number Nonpriority Creditor's Name 120 Corporate Blvd Ste 1 When was the debt incurred? Opened 1/01/15 Norfolk, VA 23502 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts **Factoring Company Account Nordstrom**

☐ Yes

Other. Specify Fsb

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Case number (if know) Debtor 1 Tammie A Kennedy 4.5 Suburban Lung \$40.00 7523 Last 4 digits of account number 6 Nonpriority Creditor's Name PO Box 2776 When was the debt incurred? Carol Stream, IL 60132-2776 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.5 Svcd By C1fs 1349 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 4/01/04 Last Active Po Box 91614 When was the debt incurred? 6/06/08 Mobile, AL 36691 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Automobile** Other. Specify 4.5 Syncb/abt Electronics \$0.00 9382 Last 4 digits of account number 8 Nonpriority Creditor's Name Opened 12/06/12 Last Active C/o Po Box 965036 When was the debt incurred? 6/18/14 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

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Debtor 1 Tammie A Kennedy ase number (if know) 4.5 Syncb/evine 3598 \$0.00 Last 4 digits of account number 9 Nonpriority Creditor's Name Opened 1/11/12 Last Active Po Box 965005 When was the debt incurred? 6/30/13 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.6 Syncb/icp 0961 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 10/02/05 Last Active Po Box 965007 When was the debt incurred? 2/04/11 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Charge Account 4.6 Syncb/lowes 9071 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 2/06/07 Last Active Po Box 965005 When was the debt incurred? 2/26/08 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes

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Debtor 1 Tammie A Kennedy Case number (if know) 4.6 Syncb/lowes Pc 3319 \$0.00 Last 4 digits of account number 2 Nonpriority Creditor's Name Opened 2/06/07 Last Active Po Box 965005 When was the debt incurred? 4/28/11 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Check Credit Or Line Of Credit ☐ Yes 4.6 Syncb/sam Ash Music 0914 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 1/30/11 Last Active C/o Po Box 965036 When was the debt incurred? 7/22/11 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Charge Account 4.6 Syncb/sync Bank Luxury 2637 \$6,426.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 10/01/11 Last Active 950 Forrer Blvd When was the debt incurred? 4/07/16 Kettering, OH 45420 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes

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Debtor 1 Tammie A Kennedy Case number (if know) 4.6 Syncb/sync Bank Luxury 5219 \$0.00 Last 4 digits of account number 5 Nonpriority Creditor's Name Opened 10/09/11 Last Active 950 Forrer Blvd When was the debt incurred? 1/13/14 Kettering, OH 45420 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.6 Syncb/walmart 9410 \$0.00 Last 4 digits of account number 6 Nonpriority Creditor's Name Opened 7/30/08 Last Active Po Box 965024 When was the debt incurred? 8/29/12 El Paso, TX 79998 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Charge Account 4.6 Syncb/walmart Dc 0960 \$1,924.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 7/01/12 Last Active Po Box 965024 When was the debt incurred? 1/30/14 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

Official Form 106 E/F

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Case number (if know) Debtor 1 Tammie A Kennedy 4.6 Syncb/wlmrtd 8978 \$0.00 Last 4 digits of account number 8 Nonpriority Creditor's Name Opened 7/22/12 Last Active Po Box 965024 When was the debt incurred? 9/05/13 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.6 Target N.b. 9899 \$0.00 Last 4 digits of account number 9 Nonpriority Creditor's Name Opened 11/01/07 Last Active Po Box 673 When was the debt incurred? 11/12/10 Minneapolis, MN 55440 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.7 Thd/cbna 2226 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 4/05/06 Last Active Po Box 6497 When was the debt incurred? 11/10/10 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

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Case number (if know)

Debtor	1 Tammie A Kennedy	Case number (if know)	
4.7	The Bureaus Inc	Last 4 digits of account number 5995	\$1,472.00
1	Nonpriority Creditor's Name	Last 4 digits of account number 5995	Ψ1,472.00
	650 Dundee Road Northbrook, IL 60062	When was the debt incurred? Opened 12/01/14	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce the report as priority claims	nat you did not
	■ No	☐ Debts to pension or profit-sharing plans, and other similar deb	ts
	_ No	_ Collection Attorney Capital One	
	☐ Yes	Other. Specify N.A.	
4.7	Tmobile	Last 4 digits of account number 7529	\$1,215.00
2	Nonpriority Creditor's Name	Last 4 digits of account number 7529	φ1,213.00
	3720 128th St. STe. D Bellevue, WA 98006	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce t	nat you did not
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar deb	ts
	Yes	Other. Specify	
4.7	WomanCare (Ruth	NVA	A450.00
3	Thompson-Collection Agen Nonpriority Creditor's Name	Last 4 digits of account number N/A	\$458.66
	PO Box 271001	When was the debt incurred?	
	Flower Mound, TX 75027		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only		
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce the separation agreement of the separation agreement or divorce the separation agreement of the separation agreeme	nat you did not
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar deb	ts
	☐ Yes	Other. Specify	

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 Tammie A Kennedy		Case number (if know)				
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?					
Blitt and Gaines, PC	Line 4.27 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims				
661 Glenn Ave Wheeling, IL 60090		Part 2: Creditors with Nonpriority Unsecured Claims				
Wileeling, in 00030	Last 4 digits of account number	4784				
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?				
Kevin Mortell	Line 4.15 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims				
1821 Walden Office Square Ste. 400 Schaumburg, IL 60173		Part 2: Creditors with Nonpriority Unsecured Claims				
Schaumburg, IL 00173	Last 4 digits of account number	3250				
Name and Address	On which entry in Part 1 or Part 2 did	you list the original creditor?				
Weltman Winberg & Reis	Line 4.23 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims				
180 N LaSalles St. Ste. 2400 Chicago, IL 60601		■ Part 2: Creditors with Nonpriority Unsecured Claims				
	Last 4 digits of account number	3242				

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Т	otal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total					
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
				1	otal Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	, , ,	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	80,159.58
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	80,159.58

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		I AUGUITIC		
Fill in this infor	rmation to identify your	case:		
Debtor 1	Tammie A Kenne	edy		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the o	contract or lease	State what the contract or lease is for
2.1					
	Name				_
					_
	Number	Street			
					_
	City		State	ZIP Code	
2.2					_
	Name				
	Number	Street			_
	Number	Olicot			
	City		State	ZIP Code	_
2.3	Oity		Otato	Zii Oodo	
2.5	Name				_
	ivame				
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				
					_
	Number	Street			
					_
	City		State	ZIP Code	
2.5					_
	Name				
	Number	Street			_
	MULLIDE	Gueer			
	City		State	ZIP Code	_
	Oity		Otate	∠II OUUG	

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		Docume	nt Page 47 d	of 76	
Fill in this in	nformation to identify your	case:			
Debtor 1	Tammie A Kenne	dv			
Debior 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United State	s Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numbe	ar				
(if known)	<u> </u>			☐ Check if this is an	
				amended filing	
Schedu Codebtors a Deople are fi	lling together, both are equ	re also liable for any deb ally responsible for supp	lying correct informat	12/1 as complete and accurate as possible. If two married tion. If more space is needed, copy the Additional Pa to this page. On the top of any Additional Pages, wri	d age,
our name a	nd case number (if known)	. Answer every question	•		
1. Do yo	ou have any codebtors? (If	you are filing a joint case, o	do not list either spouse	e as a codebtor.	
■ No					
☐ Yes					
Arizona,	n the last 8 years, have you California, Idaho, Louisiana Go to line 3. Did your spouse, former spor	, Nevada, New Mexico, Pu	erto Rico, Texas, Wash	ry? (Community property states and territories include ington, and Wisconsin.)	
in line 2 Form 10 out Col	e again as a codebtor only i D6D), Schedule E/F (Official	f that person is a guaran	tor or cosigner. Make	r if your spouse is filing with you. List the person sh sure you have listed the creditor on Schedule D (Of 06G). Use Schedule D, Schedule E/F, or Schedule G	ficial to fil
	me, Number, Street, City, State and Z	IP Code		Check all schedules that apply:	CDL
3.1				☐ Schedule D, line	
	ame			☐ Schedule E/F, line	
				☐ Schedule G, line	
Ni Ci	umber Street ty	State	ZIP Code		
3.2				Schedule D, line	
Na	ame			Schedule E/F, line	
				☐ Schedule G, line	
Nu	umber Street			_	
Ci	ty	State	ZIP Code		

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Fill	in this information to identify your o	ase:									
Del	otor 1 Tammie A P	Kennedy			_						
	otor 2 puse, if filing)				_						
Uni	ted States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS								
O Se	fficial Form 106l chedule I: Your Inc					☐ An☐ A s	income a	ed filing ent showin as of the fo	ollowing		12/15
sup spo atta	as complete and accurate as pos plying correct information. If you use. If you are separated and you ch a separate sheet to this form. T 1: Describe Employment	are married and not filing w	ng jointly, and your s ith you, do not includ	pouse i le infori	is liv mati	ing with y on about y	ou, incli your spo	ude inforr ouse. If m	mation ore spa	about you ace is nee	ur eded,
1.	Fill in your employment information.		Debtor 1	Debtor 1			Debtor 2	or non-fi	iling sp	oouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed□ Not employed				☐ Emplo	-			
	employers.	Occupation	Office CLerk								
	Include part-time, seasonal, or self-employed work.	Employer's name	Heritage Crystal	Clean							
	Occupation may include student or homemaker, if it applies.	Employer's address	2175 Point Blvd. Elgin, IL 60123	Ste 37	′5						
		How long employed t	here? 17 yrs				_				_
Pai	t 2: Give Details About Mo	nthly Income									
	mate monthly income as of the duse unless you are separated.	late you file this form. If	you have nothing to re	port for	any	line, write	\$0 in the	space. In	clude y	our non-fili	ing
	u or your non-filing spouse have m e space, attach a separate sheet to		ombine the information	for all e	empl	oyers for th	hat perso	n on the li	ines be	low. If you	need
						For Debt	tor 1	For De	btor 2 o		
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	3,7	718.00	\$		N/A	
3.	Estimate and list monthly over	time pay.		3.	+\$		0.00	+\$		N/A	

Calculate gross Income. Add line 2 + line 3.

3,718.00

N/A

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Debto	Tammie A Kennedy		Case r	number (if known)			
				Debtor 1		ebtor 2 or lling spouse	
(Copy line 4 here	4.	\$	3,718.00	\$	N/A	
5. I	List all payroll deductions:						
į	5a. Tax, Medicare, and Social Security deductions	5a.	\$	832.00	\$	N/A	
	5b. Mandatory contributions for retirement plans	5b.	\$	0.00	\$	N/A	
į	5c. Voluntary contributions for retirement plans	5c.	\$	0.00	\$	N/A	
į	5d. Required repayments of retirement fund loans	5d.	\$	0.00	\$	N/A	
į	5e. Insurance	5e.	\$	121.33	\$	N/A	
	5f. Domestic support obligations	5f.	\$	0.00	\$	N/A	
	5g. Union dues	5g.	\$	0.00	\$	N/A	
	5h. Other deductions. Specify: FSA	5h.+	\$	8.67	+ \$	N/A	
6.	Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	962.00	\$	N/A	
7.	Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,756.00	\$	N/A	
	List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
	monthly net income.	8a.	\$	0.00	\$	N/A	
	8b. Interest and dividends	8b.	\$	0.00	\$	N/A	
	8c. Family support payments that you, a non-filing spouse, or a dependence regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. 8d.	\$	0.00	\$	N/A	
	8d. Unemployment compensation 8e. Social Security	8a. 8e.	\$	0.00	\$	N/A N/A	
8	8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assista that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	ance 8f.	\$	0.00	\$	N/A	
	8g. Pension or retirement income 8h. Other monthly income. Specify: Net Part Time Income	8g. 8h.+	\$_ \$	0.00 118.00	, \$	N/A N/A	
(8h. Other monthly income. Specify: Net Part Time Income		Ψ	110.00	ΤΨ	IN/A	,
9.	Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	118.00	\$	N/A	
10	Calculate monthly income. Add line 7 + line 9.	10. \$,	2,874.00 + \$		N/A = \$	2,874.00
	Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.						2,01 4.00
11. \$	State all other regular contributions to the expenses that you list in <i>Sched</i> Include contributions from an unmarried partner, members of your household, yother friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are respecify:	our depend	,	•	,	hedule J. 11. +\$	0.00
1	Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Schedules and Statistical Summary of Ceapplies					12. \$	2,874.00
	Do you expect an increase or decrease within the year after you file this fo	orm?				monthly	

Official Form 106I Schedule I: Your Income page 2

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FIII	in this information to identify your case:				
Deb	btor 1 Tammie A Kennedy		Chec	k if this is:	
				An amended filing	
	btor 2				ving postpetition chapter
(Spo	oouse, if filing)			13 expenses as of	the following date:
Unit	ited States Bankruptcy Court for the: NORTHERN DISTRICT OF IL	LINOIS	-	MM / DD / YYYY	
l	se number				
(If kı	known)				
Of	fficial Form 106J				
Sc	chedule J: Your Expenses				12/15
Be info	as complete and accurate as possible. If two married people ormation. If more space is needed, attach another sheet to timber (if known). Answer every question.				
	rt 1: Describe Your Household				
1.	Is this a joint case?				
	No. Go to line 2.				
	☐ Yes. Does Debtor 2 live in a separate household?				
	□ No				
	☐ Yes. Debtor 2 must file Official Form 106J-2, Exper	nses for Separate House	hold of Debt	tor 2.	
2.	Do you have dependents? ■ No				
	Do not list Debtor 1 and Pes. Fill out this information for each dependent	•		Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.				☐ Yes
					□ No
					☐ Yes
					□ No
					☐ Yes
					□ No □ Yes
3.	Do your expenses include				□ res
٥.	expenses of people other than yourself and your dependents?				
D	Fotime to New York Manthly For and				
Est exp	t 2: Estimate Your Ongoing Monthly Expenses timate your expenses as of your bankruptcy filing date unlespenses as of a date after the bankruptcy is filed. If this is a splicable date.				
the	clude expenses paid for with non-cash government assistangle value of such assistance and have included it on <i>Schedule</i> (fficial Form 106I.)			Your expe	enses
,511					
4.	The rental or home ownership expenses for your residence payments and any rent for the ground or lot.	ce. Include first mortgage	e 4. \$		431.00
	If not included in line 4:				
	4a. Real estate taxes		4a. \$		0.00
	4b. Property, homeowner's, or renter's insurance		4b. \$		0.00
	4c. Home maintenance, repair, and upkeep expenses		4c. \$		50.00
	4d. Homeowner's association or condominium dues		4d. \$		269.00
5.	Additional mortgage payments for your residence, such as	s home equity loans	5. \$		0.00

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Debtor 1 Ta	mmie A Kennedy	Case num	ber (if known)	
6. Utilities:				
	ectricity, heat, natural gas	6a.	\$	225.00
	ater, sewer, garbage collection	6b.		50.00
	lephone, cell phone, Internet, satellite, and cable services	6c.	·	130.00
	her. Specify: Cable bundle	6d.		90.00
	d housekeeping supplies	7.	· ·	
	e and children's education costs	7. 8.		350.00
			·	0.00
_	, laundry, and dry cleaning	9.	\$	75.00
	I care products and services	10.		50.00
	and dental expenses	11.	\$	60.00
	rtation. Include gas, maintenance, bus or train fare. clude car payments.	12.	\$	400.00
	nment, clubs, recreation, newspapers, magazines, and books	13.	·	60.00
	ele contributions and religious donations	14.	·	0.00
5. Insuran o	•	14.	Ψ	0.00
	clude insurance deducted from your pay or included in lines 4 or 20.			
	e insurance	15a.	\$	0.00
	ealth insurance	15b.	·	0.00
	phicle insurance	15c.	·	79.00
	her insurance. Specify:	15d.	·	0.00
	On not include taxes deducted from your pay or included in lines 4 or 20		T	0.00
	2014 Tax Plan Payment	16.	\$	53.00
	ent or lease payments:			.=
	ar payments for Vehicle 1	17a.	· -	459.00
	ar payments for Vehicle 2	17b.	·	0.00
	her. Specify:	17c.	·	0.00
	her. Specify:	17d.	\$	0.00
	yments of alimony, maintenance, and support that you did not rep		¢	0.00
	d from your pay on line 5, Schedule I, Your Income (Official Form syments you make to support others who do not live with you.	1061).	\$	0.00
Specify:	iyinents you make to support others who do not live with you.	19.	Ψ	0.00
	al property expenses not included in lines 4 or 5 of this form or o		our Income	
	ortgages on other property	20a.		0.00
	eal estate taxes	20b.		0.00
	operty, homeowner's, or renter's insurance	20c.		0.00
	aintenance, repair, and upkeep expenses	20d.	·	
				0.00
	omeowner's association or condominium dues	20e.		0.00
1. Other: S	pecify:	21.	+\$	0.00
2. Calculat	e your monthly expenses			
22a. Add	lines 4 through 21.		\$	2,831.00
22b. Cop	by line 22 (monthly expenses for Debtor 2), if any, from Official Form 10	06J-2	\$	
22c. Add	line 22a and 22b. The result is your monthly expenses.		\$	2,831.00
	, , , ,			_,,,,,,,,,
	e your monthly net income.		•	<u>.</u>
	ppy line 12 (your combined monthly income) from Schedule I.	23a.	· ·	2,874.00
23b. Co	ppy your monthly expenses from line 22c above.	23b.	-\$	2,831.00
23c. Su	abtract your monthly expenses from your monthly income.			
	e result is your monthly net income.	23c.	\$	43.00
For examp	expect an increase or decrease in your expenses within the year able, do you expect to finish paying for your car loan within the year or do you expent to the terms of your mortgage?			e or decrease because o
☐ Yes.	Explain here:			

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Fill in this info	rmation to identify your	case:			
Debtor 1	Tammie A Kenne	dv			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	Sankruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS		
Case number					
(if known)				☐ Check if this is an	
				amended filing	
o =	4005				
Official For			_		
Declara	tion About a	an Individual D	ebtor's Sche	edules 12/	15
If two married p	people are filing togethe	r, both are equally responsil	ole for supplying correct	information.	
You must file th	nis form whenever vou fi	ile bankruptcy schedules or	amended schedules. Ma	king a false statement, concealing property, or	
obtaining mone	ey or property by fraud in	n connection with a bankrup		nes up to \$250,000, or imprisonment for up to 20)
years, or both.	18 U.S.C. §§ 152, 1341, 1	I519, and 3571.			
Sid	gn Below				
Oiş	gii below				
Did you n	ay or agree to hay some	eone who is NOT an attorney	to help you fill out bank	runtcy forms?	
Dia you p	ay or agree to pay some	one who is itel an accome,	to help you im out built	aptoy forms.	
■ No					
□ Yes.	Name of person			Attach Bankruptcy Petition Preparer's Notice	,
<u> </u>				Declaration, and Signature (Official Form 119	
Under nen	alty of poriumy I doclaro	that I have read the summar	ry and schodules filed wi	ith this declaration and	
	re true and correct.	that I have read the Summa	ry and schedules med wi	un uns declaration and	
·			v		
	mmie A Kennedy		_ X Signature of Deb	tor 2	
	nie A Kennedy ure of Debtor 1		Signature of Deb	IIOI Z	

Date _____

Date **July 7, 2016**

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Filli	n this inform	ation to identify you	r case:			
Debt	or 1	Tammie A Kenne	Middle Name	Last Name		
Debt						
	se if, filing)	First Name	Middle Name	Last Name		
Unite	ed States Ban	kruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS		
Case (if know	e number				-	Check if this is an amended filing
Sta Be as	complete a	of Financial And accurate as possione space is needed,	ble. If two married people a attach a separate sheet to		ankruptcy equally responsible for sup additional pages, write yo	
numb). Answer every ques etails About Your Ma	stion. irital Status and Where You	Lived Before		
		current marital statu				
[☐ Married■ Not marr	ried				
2. [During the la	st 3 years, have you	lived anywhere other than	where you live now?		
] [■ No □ Yes. List	all of the places you l	ived in the last 3 years. Do no	ot include where you live now		
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					ity property state or territor co, Texas, Washington and V	
[_	ke sure you fill out Sch	nedule H: Your Codebtors (O	fficial Form 106H).		
Part	2 Explain	n the Sources of You	r Income			
F	Fill in the total	I amount of income yo	u received from all jobs and a	g a business during this yeall businesses, including parter together, list it only once ur		ndar years?
[□ No ■ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until I for bankruptcy:	■ Wages, commissions, bonuses, tips	\$22,235.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

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Debtor 1 Tammie A Kennedy

			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	r last calen inuary 1 to	dar year: December 3	1, 2015) Wages, commissions, bonuses, tips	\$46,327.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	
		dar year befo December 3		\$47,105.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	
5.	Include include and other winnings. I	come regardle public benefit If you are filin	ther income during this year or the twess of whether that income is taxable. Expayments; pensions; rental income; into g a joint case and you have income that e gross income from each source separalls.	xamples of other income are a erest; dividends; money collect t you received together, list it o	ted from lawsuits; royalties; an nly once under Debtor 1.	Security, unemployment, nd gambling and lottery
			Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
	r last calen inuary 1 to	dar year: December 3	Gambling Winnings 1, 2015)	\$1,225.00		
		dar year befo December 3		\$1,242.00		
			Retirement Income	\$15,139.00		
Do	#4.2. Lio4	Cartain Bay	monto Vou Mado Dafaro Vou Filad fo	r Donkrumtov		
6.		Debtor 1's o	ments You Made Before You Filed for or Debtor 2's debts primarily consum- otor 1 nor Debtor 2 has primarily cons rimarily for a personal, family, or househ	er debts? sumer debts. Consumer debts	s are defined in 11 U.S.C. § 10	01(8) as "incurred by an
		– ~	00 days before you filed for bankruptcy, of Go to line 7.	did you pay any creditor a total	of \$6,425* or more?	
			List below each creditor to whom you paid that creditor. Do not include payment include payments to an attorney for	ents for domestic support oblig	n one or more payments and ations, such as child support	the total amount you and alimony. Also, do
			adjustment on 4/01/19 and every 3 year		or after the date of adjustmen	t.
	Yes.		Debtor 2 or both have primarily cons 00 days before you filed for bankruptcy,		of \$600 or more?	
		□ No.	Go to line 7.			
			List below each creditor to whom you painclude payments for domestic support attorney for this bankruptcy case.			

paid

still owe

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Debtor 1 Tammie A Kennedy

	Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for		
	CitiMortgage PO Box 6243 Sioux Falls, SD 67117	April to June 2016	\$1,293.00	\$85,660.00	■ Mortgage □ Car □ Credit Card □ Loan Repayment □ Suppliers or vendors □ Other		
	ММСа	April to June 2016	\$1,368.00	\$19,378.00	 ☐ Mortgage ☐ Car ☐ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors ☐ Other 		
	Stellar Properties 1269 Bison Trail Carol Stream, IL 60188	April to June 2016	\$797.00	\$0.00	☐ Mortgage ☐ Car ☐ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors ☐ Other Condo Association		
7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.						
	☐ Yes. List all payments to an insider. Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment		
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos No Yes. List all payments to an insider		ments or transfer a	any property on a	ccount of a debt that benefited an		
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name		
Pai	t 4: Identify Legal Actions, Repossessio	ns, and Foreclosures					
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.						
	Case title Case number	Nature of the case	Court or agency		Status of the case		
	Midland Funding v. Kennedy 16M3003250	Collection	Cook County 3 District	rd Municpal	■ Pending □ On appeal □ Concluded		

7.

8.

9.

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Case number (if known) Document

Debtor 1 Tammie A Kennedy

	Case title Case number	Nature of the case	Court or agency	Status of t	he case		
	Comenity Bank v. Kennedy 16m3003242	Collection	Cook County 3rd Municip District	Pending On app Conclud	eal		
	Discover Bank v. Kennedy 2015-M3-004784	Collection	Cook County 1st Municip District	Pending ☐ On app ☐ Conclud	eal		
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below No. Go to line 11.		erty repossessed, foreclosed, ç	garnished, attache	d, seized, or levied?		
	Yes. Fill in the information below.						
	Creditor Name and Address	Describe the Property		Date	Value of the property		
		Explain what happened	i				
11.	Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details.						
	Creditor Name and Address	Describe the action the		Date action was taken	Amount		
	court-appointed receiver, a custodian, or a No Yes		erty in the possession of an as	signee for the ben	efit of creditors, a		
Par	List Certain Girts and Contributions						
13.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift.	tcy, did you give any gift	s with a total value of more tha	n \$600 per person	?		
	Gifts with a total value of more than \$600 per person	Describe the gifts		Dates you gave the gifts	Value		
	Person to Whom You Gave the Gift and Address:						
14.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift or cor		s or contributions with a total v	value of more than	\$600 to any charity?		
	Gifts or contributions to charities that tot more than \$600 Charity's Name Address (Number Street City State and ZIP Code)			Dates you contributed	Value		

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Page 57 of 76 Case number (if known) Document Debtor 1 Tammie A Kennedy Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You June 2016 Credit Counseling \$14.95 Cutler & Associates, Ltd. **Attorney Fees** June 2016 \$255.00 4131 Main St Skokie, IL 60076 stuartIswanson@gmail.com 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details. **Person Who Received Transfer** Description and value of Describe any property or Date transfer was **Address** property transferred payments received or debts made paid in exchange Person's relationship to you

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

Nο

Yes. Fill in the details.

Name of trust Description and value of the property transferred **Date Transfer was** made

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Debtor 1 Tammie A Kennedy

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Name of Financial Institution and Last 4 digits of Type of account or Last balance Date account was Address (Number, Street, City, State and ZIP account number instrument closed, sold, before closing or moved, or transfer transferred 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Name of Financial Institution Who else had access to it? Describe the contents Do you still Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, have it? State and ZIP Code) 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Name of Storage Facility Who else has or had access Describe the contents Do you still Address (Number, Street, City, State and ZIP Code) to it? have it? Address (Number, Street, City, State and ZIP Code) Part 9: Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Nο Yes. Fill in the details. Owner's Name Where is the property? Describe the property Value (Number, Street, City, State and ZIF Address (Number, Street, City, State and ZIP Code) Part 10: Give Details About Environmental Information For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it

ZIP Code)

Case 16-22257 Doc 1 Filed 07/11/16 Entered 07/11/16 17:10:48 Page 59 of 76 Document ase number (if known) Debtor 1 Tammie A Kennedy 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Name of site Environmental law, if you Date of notice Governmental unit Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. Case Title Court or agency Nature of the case Status of the Case Number Name case Address (Number, Street, City, Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Tammie A Kennedy Signature of Debtor 2 **Tammie A Kennedy** Signature of Debtor 1 Date July 7, 2016 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

> _. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Statement of Financial Affairs for Individuals Filing for Bankruptcy

page **7**

■ No

Official Form 107

☐ Yes. Name of Person

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Debtor 1 Tammie A Kennedy

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Fill in this inform	nation to identify your	case:		
Debtor 1	Tammie A Kenne			
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	nkruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing
Official Fo		n for Indiv	/iduals Filing Under C	Chapter 7
	vidual filing under cha		II out this form if:	
_	e ciaims secured by yo ed personal property a		ot expired.	
You must file this	s form with the court we ver is earlier, unless th	rithin 30 days after	you file your bankruptcy petition or by	the date set for the meeting of creditors, copies to the creditors and lessors you list
	eople are filing togethe	r in a joint case, bo	oth are equally responsible for supplying	g correct information. Both debtors must
	and accurate as possib our name and case nur		s needed, attach a separate sheet to this	is form. On the top of any additional pages,
Part 1: List Yo	our Creditors Who Hav	e Secured Claims		
•	-	art 1 of Schedule [): Creditors Who Have Claims Secured b	by Property (Official Form 106D), fill in the
information be Identify the cre	editor and the property t	hat is collateral	What do you intend to do with the prosecures a debt?	roperty that Did you claim the property as exempt on Schedule C?
Creditor's C	itimortgage Inc		☐ Surrender the property.☐ Retain the property and redeem it.	□ No
			Retain the property and enter into a	■ Yes
Description of property	195 W Brandon Ct Palatine, IL 60067	•	Reaffirmation Agreement.	
securing debt:	Value based on si	milar units	☐ Retain the property and [explain]:	
	being sold in com Example 197 Bran			
	#A21 which has be for 198 days and is			
	listed for \$100,000			
Creditor's M	Imca/c1		☐ Surrender the property.	□No
name:			☐ Retain the property and redeem it.	-
Description of	2014 Mitsubishi O	utlander	Retain the property and enter into a Reaffirmation Agreement.	■ Yes
property	43,000 miles Value based on Kl	2B 6/27/46	Retain the property and [explain]:	
securing debt:	value baseu on Ni	JD 0/21/10		

Official Form 108

Creditor's

Statement of Intention for Individuals Filing Under Chapter 7

 \square Surrender the property.

Stellar Properties

☐ No

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Debtor 1 Tammie A Kennedy		mie A Kennedy	Case number (if known)		
p s	ame: Description of roperty ecuring debt:	Palatine, IL 60067 Cook County Value based on similar units being sold in complex. Example 197 Brandon Court #A21 which has been on market for 198 days and is currently listed for \$100,000.	 □ Retain the property and redeem it. ■ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]: 	■ Yes	
For in th	any unexpire e informatio	n below. Do not list real estate leases. Ur	in Schedule G: Executory Contracts and Unexpinexpired leases are leases that are still in effect; the trustee does not assume it. 11 U.S.C. § 365(p	he lease period has not yet ended.	
Des	scribe your u	nexpired personal property leases		Will the lease be assumed?	
Des	sor's name: scription of lea perty:	ased		□ No □ Yes	
Des	sor's name: scription of lea perty:	ased		□ No □ Yes	
Des	sor's name: scription of lea perty:	ased		□ No □ Yes	
Des	sor's name: scription of lea perty:	ased		□ No	
Des	sor's name: scription of lea perty:	ased		□ No	
Des	sor's name: scription of lea perty:	ased		□ No	
Des	sor's name: scription of lea	ased		□ No	
Par	t 3: Sign E	Below			
		f perjury, I declare that I have indicated m subject to an unexpired lease.	y intention about any property of my estate that s	secures a debt and any personal	
X	Tammie A Signature of		Signature of Debtor 2		
	Date I	uly 7 2016	Date		

Official Form 108

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-22257 Doc 1 Filed 07/11/16 Entered 07/11/16 17:10:48 Desc Main Document Page 67 of 76

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In r	re Tammie A Kennedy		Case No.	
	<u> </u>	Debtor(s)	Chapter	7
	DISCLOSURE OF COMPEN	SATION OF ATTOR	NEY FOR DE	CBTOR(S)
1.	Pursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 2016(b compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	of the petition in bankruptcy, of	or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,255.00
	Prior to the filing of this statement I have received		\$	255.00
	Balance Due			1,000.00
2.	\$ 335.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed comper	nsation with any other person u	nless they are mem	pers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name			
6.	In return for the above-disclosed fee, I have agreed to rend	der legal service for all aspects	of the bankruptcy c	ase, including:
	 a. Analysis of the debtor's financial situation, and rendering the preparation and filing of any petition, schedules, statement of the debtor at the meeting of creditors of the debtor at the meeting of t	nent of affairs and plan which is and confirmation hearing, and duce to market value; exer is as needed; preparation a	may be required; I any adjourned hear mption planning;	rings thereof;
7.	By agreement with the debtor(s), the above-disclosed fee of Representation of the debtors in any disc any other adversary proceeding.			es, relief from stay actions or
		CERTIFICATION		
this	I certify that the foregoing is a complete statement of any abankruptcy proceeding.	agreement or arrangement for p	payment to me for re	epresentation of the debtor(s) in
Ι,	July 7, 2016	/s/ David H. Cutler		
_	Date	David H. Cutler		
		Signature of Attorney Cutler & Associate		
		4131 Main St	, <u></u>	
		Skokie, IL 60076	0.47 070 0000	
		847-673-8600 Fax stuartIswanson@g		
		Name of law firm	Ja	

United States Bankruptcy Court Northern District of Illinois

In re	Tammie A Kennedy		Case No.	
		Debtor(s)	Chapter 7	
	VE	CRIFICATION OF CREDITOR MA	ATRIX	
		Number of 0	Creditors:	79
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditor	ors is true and correct to	the best of my
Date:	July 7, 2016	/s/ Tammie A Kennedy Tammie A Kennedy Signature of Debtor		

Afni, Inc. Po Box 3097 Bloomington, IL 61702

Arlington Ridge Pathology 520 E. 22nd St. Lombard, IL 60148

Blitt and Gaines, PC 661 Glenn Ave Wheeling, IL 60090

Bmo Harris Bank 111 W Monroe Chicago, IL 60603

Bmo Harris Bank 111 W Monroe Chicago, IL 60603

Cap1/bstby Po Box 30253 Salt Lake City, UT 84130

Cap1/carsn Po Box 30253 Salt Lake City, UT 84130

Capital One Bank Usa N 15000 Capital One Dr Richmond, VA 23238

Cavalry Portfolio Serv Po Box 27288 Tempe, AZ 85285

Cavalry Portfolio Serv Po Box 27288 Tempe, AZ 85285

CEP America PO Box 582663 Modesto, CA 95358-0046 Chase Auto
Po Box 901003
Ft Worth, TX 76101

Chase Card Po Box 15298 Wilmington, DE 19850

Chase Card Po Box 15298 Wilmington, DE 19850

Check N Go 7725 Montgomery Rd. Cincinnati, OH 45236

Citi Pob 6241 Sioux Falls, SD 57117

Citi Pob 6241 Sioux Falls, SD 57117

Citi Pob 6241 Sioux Falls, SD 57117

Citibankna Po Box 769006 San Antonio, TX 78245

Citibankna Po Box 769006 San Antonio, TX 78245

Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898

Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898 City of Rolling Meadows (Photo Enforceme 75 Remittance Dr. # 6658 Chicago, IL 60675-6658

Comcast 1500 Market St. Fl. 33E Philadelphia, PA 19102

Comenity Bank/roomplce Po Box 182789 Columbus, OH 43218

Comenitycapital/dvdsbr 995 W 122nd Ave Westminster, CO 80234

Credit One Bank Na Po Box 98875 Las Vegas, NV 89193

CreditBox PO Box 168 Des Plaines, IL 60016

Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

Dsnb Macys 9111 Duke Blvd Mason, OH 45040

Enhanced Recovery Co L 8014 Bayberry Rd Jacksonville, FL 32256

Enhanced Recovery Co L 8014 Bayberry Rd Jacksonville, FL 32256 Enterprise PO Box 759 Lombard, IL 60148

Fifth Third Bank 5050 Kingsley Dr Cincinnati, OH 45227

Harris 111 West Jackson B Chicago, IL 60604

Infiniti Fin Svcs Po Box 660360 Dallas, TX 75266

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101

Kevin Mortell 1821 Walden Office Square Ste. 400 Schaumburg, IL 60173

Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Lou Harris Company 1040 S Milwaukee Ave Ste Wheeling, IL 60090

Lumbr Liquid Po Box 94498 Las Vegas, NV 89193

Marlene E. Casiano, MD 901 Fox Glen Ct. Barrington, IL 60010

Maxlend PO Box 639 Parshall, ND 58770 Midland Funding 2365 Northside Dri San Diego, CA 92108

Midland Funding 2365 Northside Dri San Diego, CA 92108

Midland Funding 2365 Northside Dri San Diego, CA 92108

Miramedrg 991 Oak Creek Dr Lombard, IL 60148

Mmca/c1 3120 Rider Trail South Earth City, MO 63045

Mmca/c1 3120 Rider Trail South Earth City, MO 63045

NCH 28079 Network Place Chicago, IL 60673

NCH 800 W. Central Arlington Heights, IL 60005

Nissan-infiniti Lt 2901 Kinwest Pkwy Irving, TX 75063

Northwest Community Hospital (Harris & H 111 W. Jackson Boulevard Chicago, IL 60604-4135

Northwest Radiology 520 E. 22nd St. Lombard, IL 60148

Northwest Surgical 605 W. Central #201 Arlington Heights, IL 60005

Portfolio Recovery Ass 120 Corporate Blvd Ste 1 Norfolk, VA 23502

Portfolio Recovery Ass 120 Corporate Blvd Ste 1 Norfolk, VA 23502

Portfolio Recovery Ass 120 Corporate Blvd Ste 1 Norfolk, VA 23502

Stellar Properties 1269 Bison Trail Carol Stream, IL 60188

Suburban Lung PO Box 2776 Carol Stream, IL 60132-2776

Svcd By C1fs Po Box 91614 Mobile, AL 36691

Syncb/abt Electronics C/o Po Box 965036 Orlando, FL 32896

Syncb/evine Po Box 965005 Orlando, FL 32896

Syncb/jcp Po Box 965007 Orlando, FL 32896

Syncb/lowes Po Box 965005 Orlando, FL 32896 Syncb/lowes Pc Po Box 965005 Orlando, FL 32896

Syncb/sam Ash Music C/o Po Box 965036 Orlando, FL 32896

Syncb/sync Bank Luxury 950 Forrer Blvd Kettering, OH 45420

Syncb/sync Bank Luxury 950 Forrer Blvd Kettering, OH 45420

Syncb/walmart Po Box 965024 El Paso, TX 79998

Syncb/walmart Dc Po Box 965024 Orlando, FL 32896

Syncb/wlmrtd Po Box 965024 Orlando, FL 32896

Target N.b.
Po Box 673
Minneapolis, MN 55440

Thd/cbna Po Box 6497 Sioux Falls, SD 57117

The Bureaus Inc 650 Dundee Road Northbrook, IL 60062

Tmobile 3720 128th St. STe. D Bellevue, WA 98006

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Weltman Winberg & Reis 180 N LaSalles St. Ste. 2400 Chicago, IL 60601

WomanCare (Ruth Thompson-Collection Agen PO Box 271001 Flower Mound, TX 75027